

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT DISTRICT OF PENNSYLVANIA
HARRISBURG DIVISION**

In re: JAMES C. CAMMACK	§	Case No. 1:18-bk-02821
BRENDA L. CAMMACK	§	
	§	
Debtor(s)	§	

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Jack N. Zaharopoulos, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 07/06/2018.
- 2) The plan was confirmed on 11/15/2018.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on 02/14/2020, 03/12/2020.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on 08/12/2021, 01/05/2022.
- 5) The case was completed on 04/11/2023.
- 6) Number of months from filing or conversion to last payment: 57.
- 7) Number of months case was pending: 58.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$124,476.00.
- 10) Amount of unsecured claims discharged without full payment: \$19,775.36.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor(s)	\$ 12,821.40	
Less amount refunded to debtor(s)	\$ 0.00	
NET RECEIPTS		\$ 12,821.40

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$ 0.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 937.68	
Other	\$ 0.00	
TOTAL EXPENSES OF ADMINISTRATION		\$ 937.68
Attorney fees paid and disclosed by debtor(s):	\$ 0.00	

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
LISA A RYNARD, ESQUIRE	Pri	0.00	2,806.53	6,137.95	5,137.95	0.00
NEW CUMBERLAND FED. CREDIT	Uns	2,926.00	2,133.18	2,133.18	2,133.18	0.00
WEST HANOVER WATER & SEWER	Sec	0.00	947.60	947.60	947.60	0.00
COMMONWEALTH OF	Sec	1,646.96	1,573.14	1,573.14	1,573.14	0.00
QUANTUM3 GROUP, LLC	Uns	319.00	296.41	296.41	296.41	0.00
QUANTUM3 GROUP, LLC	Uns	376.00	412.60	412.60	412.60	0.00
QUANTUM3 GROUP, LLC	Uns	631.00	631.93	631.93	631.93	0.00
QUANTUM3 GROUP, LLC	Uns	176.00	150.02	150.02	150.02	0.00
WASTE MANAGEMENT	Uns	148.37	552.62	552.62	552.62	0.00
PHH MORTGAGE CORPORATION	Sec	62,713.47	69,097.45	0.00	0.00	0.00
BECKET & LEE	Uns	76.00	48.27	48.27	48.27	0.00
NAVIENT	Uns	61,359.00	63,502.84	0.00	0.00	0.00
MORTGAGE SOLUTIONS OF	Sec	371,329.00	375,522.81	0.00	0.00	0.00
LISA A RYNARD, ESQUIRE	Lgl	0.00	NA	NA	0.00	0.00
AMCOL SYSTEMS	Uns	39.23	NA	NA	0.00	0.00
ARCADIA RECOVERY BUR	Uns	114.00	NA	NA	0.00	0.00
BUREAU OF ACCOUNT	Uns	267.00	NA	NA	0.00	0.00
BUREAU OF ACCOUNT	Uns	190.00	NA	NA	0.00	0.00

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Scheduled Creditors:

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
BUREAU OF ACCOUNT	Uns	51.00	NA	NA	0.00	0.00
BUREAU OF ACCOUNT	Uns	871.22	NA	NA	0.00	0.00
BUREAU OF ACCOUNT	Uns	347.30	NA	NA	0.00	0.00
BUREAU OF ACCOUNT	Uns	456.96	NA	NA	0.00	0.00
CALCAGNO & ROSSI VEIN	Uns	38.50	NA	NA	0.00	0.00
CAPIO PARTNERS LLC	Uns	73.00	NA	NA	0.00	0.00
CAPIO PARTNERS LLC	Uns	107.00	NA	NA	0.00	0.00
CAPIO PARTNERS LLC	Uns	31.20	NA	NA	0.00	0.00
ERC/ENHANCED RECOVERY CORP	Uns	147.00	NA	NA	0.00	0.00
GEISINGER HOLY SPIRIT	Uns	180.00	NA	NA	0.00	0.00
GEISINGER HOLY SPIRIT	Uns	214.00	NA	NA	0.00	0.00
GEISINGER HOLY SPIRIT	Uns	190.00	NA	NA	0.00	0.00
GEISINGER HOLY SPIRIT	Uns	95.00	NA	NA	0.00	0.00
HARRISBURG FOOT AND ANKLE	Uns	45.00	NA	NA	0.00	0.00
HOLY SPIRIT MEDICAL GROUP	Uns	28.90	NA	NA	0.00	0.00
LEBANON INTERNAL MEDICINE	Uns	3,357.55	NA	NA	0.00	0.00
LEBANON INTERNAL MEDICINE	Uns	448.32	NA	NA	0.00	0.00
MILTON S. HERSHEY MEDICAL	Uns	85.96	NA	NA	0.00	0.00
MSHMC PHYSICIANS GROUP	Uns	190.47	NA	NA	0.00	0.00
MSHMC PHYSICIANS GROUP	Uns	183.00	NA	NA	0.00	0.00
NATIONAL RECOVERY AGENCY	Uns	107.00	NA	NA	0.00	0.00
NATIONAL RECOVERY AGENCY	Uns	22.00	NA	NA	0.00	0.00
PINNACLE HEALTH HOSPITALS	Uns	75.00	NA	NA	0.00	0.00
PINNACLE HEALTH HOSPITALS	Uns	478.03	NA	NA	0.00	0.00
PULMONARY & CRITICAL CARE	Uns	57.00	NA	NA	0.00	0.00
REBECCA S. MCCLURE, ESQUIRE	Uns	386.16	NA	NA	0.00	0.00
UPMC PINNACLE	Uns	195.22	NA	NA	0.00	0.00
USAA SAVINGS BANK	Uns	10,276.00	NA	NA	0.00	0.00

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Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Debt Secured by Vehicle	\$ 0.00	\$ 0.00	\$ 0.00
All Other Secured	\$ 2,520.74	\$ 2,520.74	\$ 0.00
TOTAL SECURED:	\$ 2,520.74	\$ 2,520.74	\$ 0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 6,137.95	\$ 5,137.95	\$ 0.00
TOTAL PRIORITY:	\$ 6,137.95	\$ 5,137.95	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 4,225.03	\$ 4,225.03	\$ 0.00

Disbursements:

Expenses of Administration	\$ 937.68	
Disbursements to Creditors	\$ 11,883.72	
TOTAL DISBURSEMENTS:		\$ 12,821.40

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 05/23/2023

By: /s/ Jack N. Zaharopoulos
STANDING CHAPTER 13 TRUSTEE

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.